### Case 20-21593-jrs Doc 1 Filed 12/01/20 Entered 12/01/20 14:25:42 Desc Petition Page 1 of 13

Fill in this information to identify your case:		FILED IN CLUBACS OF FICE U.S.BANKAUPTCY COURT MORTHERN DISTRICT OF GEORGIA
United States Bankruptcy Court for the:  Northern District of GA		2020 DEC -1 AM 10:25
Case number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	CLS Check if this is an amended filling

Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When Information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Debtor 2 (Spouse Only in a Joint Case):
me
name
me
Sr., Jr., II, III)
er der i der Steinmauer (i der State Stade State State State der Gebeuten der der State der der der
me
name
me
me
name
me
- xx
- xx

ebtor 1	Glenn Hic	had Heagerty, Jr.  Last Name	Case n	umber (# known)	
	And the second s	About Debtor 1:	, , , , , , , , , , , , , , , , , , ,	About Debtor 2 (Spouse Only iπ a Join	t Case):
and E	usiness names imployer fication Numbers you have used in	I have not used any business names	or EINs. [	☐ I have not used any business names o	or EINs.
	st 8 years	Business name	E	Business name	
	e trade names and business as names	Business name	Ē	Business name	
	·	EIN	- Ē	<u> </u>	
		EIN	- Ē	EIN	
Wher	e you live		•	f Debtor 2 lives at a different address:	And Andrew Community and Andre
		2890 Willow Wisp Way	<del></del> ī	Number Street	
		Cumning 64	30040		710 0-1
		Forsyth State		City State  County	ZIP Code
		If your mailing address is different fr above, fill it in here. Note that the cou any notices to you at this mailing addre	om the one t will send	If Debtor 2's mailing address is differe yours, fill it in here. Note that the court any notices to this mailing address.	nt from will send
		Number Street		Number Street	
		P.O. Box		P.O. Box	
		City State	ziP Code	City State	ZIP Cod
	you are choosing	Check one:	P-1 . William Saithintiin Person.	Check one:	
	district to file for ruptcy	Over the last 180 days before filing I have lived in this district longer the other district.	this petition, in in any	Over the last 180 days before filing th I have lived in this district longer than other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

De	btor 1 Glenn Mi.	charl i	Hrage Lest Name	rty, Jr.		Case number (# km	10үүп)
Pa	rt 2: Tell the Court Abou	ıt Your B	ankrup	tcy Case			
7.	The chapter of the Bankruptcy Code you			a brief description of orm 2010)). Also, go			U.S.C. § 342(b) for Individuals Filing ne appropriate box.
	are choosing to file	☐ Chap		,,	• • •	•	
	under	☐ Cha					
		Char	oter 12				
		<b>X</b> Chap	oter 13				
	and the second of the second o						
8.	How you will pay the fee	local your subr with  I nee Appl  I req By la less pay	court for self, you nitting y a pre-pred to particular that we a just than 15 the feet of the self-than 15 the feet in se	or more details about may pay with case our payment on your inted address.  The fee in instal for Individuals to Part my fee be waited and of the official part of the official part of the official part may fee be ficial part of the official part may fee be waited and official part may fee be ficial part may fee of the official part may part may fee be waited and ficial part may fee fee ficial part may fee fee fee feet feet feet feet feet f	but how you mely, cashier's cour behalf, you all the filing are the filing red (You may required to, woverty line the you choose the	nay pay. Typicall heck, or money ar attorney may a choose this op Fee in Installme request this optwaive your fee, at applies to you is option, you m	eck with the clerk's office in your lay, if you are paying the fee order. If your attorney is pay with a credit card or check official, sign and attach the ents (Official Form 103A).  ion only if you are filing for Chapter 7. and may do so only if your income is a family size and you are unable to east fill out the Application to Have the with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	□ No X Yes.	District District	NDGa	When When		OCase number <u>20 - 21358 - JRS</u> Case number
			District		When		Case number
10	. Are any bankruptcy	<b>⊠</b> No					and the second s
	cases pending or being filed by a spouse who is	•	Debtor				Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?				When		Case number, if known
	diffiate:		Debtor			······································	Relationship to you
			District		When	MM/DD/YYYY	Case number, if known
11	Do you rent your residence?	No. D Yes.	☐ No.	ur landlord obtained Go to line 12.	ment About an	·	? t Against You (Form 101A) and file it as

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Debt	or 1 Glenn First Name	Michael Middle Name	Heagerly, Jr.	Case nu	ımber ( <i>ii known</i> )_		
Par	t 3: Report Abou	ut Any Busine:	sses You Own as a S	Sole Proprietor			<b></b>
	Are you a sole pro of any full- or part- business?	time ''	. Go to Part 4. s. Name and location of	business			
] ;	A sole proprietorship is pusiness you operate ndividual, and is not a separate legal entity s a corporation, partners LLC.	as an uch as	Name of business, if any				
! !	If you have more than sole proprietorship, us separate sheet and all to this petition.	e a	City		State	ZIP Code	
			☐ Health Care Busin☐ Single Asset Real☐ Stockbroker (as d	e box to describe your business: ness (as defined in 11 U.S.C. § 1 Estate (as defined in 11 U.S.C. efined in 11 U.S.C. § 101(53A)) or (as defined in 11 U.S.C. § 1010	01(27A)) § 101(51B))		
1	Are you filing under Chapter 11 of the Bankruptcy Code, are you a small budebtor or a debtor defined by 11 U.S. 1182(1)? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	choose are a most if any as C. § No	ing to proceed under Susmall business debtor or recent balance sheet, state of these documents do not. I am not filling under Chapthe Bankruptcy Code. s. I am filling under ChapCode, and I do not chap. I am filling under ChapCode, and I do not chap. I am filling under ChapCode, and I do not chap.	behapter V so that it can set app you are choosing to proceed ur atement of operations, cash-flow not exist, follow the procedure in Chapter 11. oter 11, but I am NOT a small bu	propriate dea nder Subchap statement, a 11 U.S.C. § siness debto ebtor accordi oter V of Cha to the defini	pter V, you must attach your and federal income tax return or 1116(1)(B).  or according to the definition in the Bankruptcy pter 11.  tion in § 1182(1) of the	

4. Do you own or have any	MNo				
property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		What is the hazard?  If immediate attention is	needed, why	y is it needed?	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number	Street	

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Debtor 1

Glonn	Michael Middle Name	Heacerty.	Jr.
Irst Name	Middle Name	Last Name	

Case number (if known)		

Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities

About Debtor 1
----------------

You must check one:

🔼 received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and Is limited to a maximum of 15 days.

Ц	I am not required	to	receive	a	briefing	about
	credit counseling	b	ecause o	)f		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duly in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

_	I I am not required to receive a briefing a	bout
	credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 20-21593-jrs Doc 1 Filed 12/01/20 Entered 12/01/20 14:25:42 Description Page 7 of 13

Debtor 1 <u>Gleni</u> First Name	n Mice	had Heagerty, Jr.	Case number	(if known)
Part 6: Answer T	hese Ques	itions for Reporting Purpo	aes	
16. What kind of del you have?	ots do	16a. Are your debts prime as "incurred by an individe   No. Go to line 16b.  X Yes. Go to line 17.	arily consumer debts? Consumer ual primarily for a personal, family, or	r debts are defined in 11 U.S.C. § 101(8) household purpose."
			trily business debts? Business denotes the operation of t	ebts are debts that you incurred to obtain fithe business or investment.
		<ul><li>☐ No. Go to line 16c.</li><li>☐ Yes. Go to line 17.</li></ul>		
		16c. State the type of debts yo	ou owe that are not consumer debts o	r business debts.
17. Are you filing ur Chapter 7?	nder	No. I am not filing under C	Chapter 7. Go to line 18.	The second section of the second section is a second section of the
Do you estimate any exempt propexcluded and administrative e are paid that fun available for dist	perty is xpenses ids will be tribution		oter 7. Do you estimate that after any ses are pald that funds will be availab	exempt property is excluded and le to distribute to unsecured creditors?
18. How many credi you estimate tha owe?		1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do yo estimate your as be worth?		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
20. How much do yo estimate your lia to be?		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
Part 7: Sign Belo	w			
For you		correct.  If I have chosen to file under 0	Chapter 7, I am aware that I may proc	y that the information provided is true and seed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed
		If no attorney represents me a	and I did not pay or agree to pay some d and read the notice required by 11 I	eone who is not an attorney to help me fill out U.S.C. § 342(b).
		I request relief in accordance	with the chapter of title 11, United Sta	ites Code, specified in this petition.
		l understand making a false st with a bankruptcy case can re 18 U.S.C. §§ 152, 1341, 1519	sult in fines up to \$250,000, or impris	aining money or property by fraud in connectior onment for up to 20 years, or both.
		* ALAR	×_	<u></u>
		Signature of Debtor 1	Sig	nature of Debtor 2
		Executed on // /30	/JOSE Exe	eculed on

Debtor 1 Clenn Mick	had Hagery, Jr.	Case number (it known)	
For your attorney, if you are represented by one  If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.		
	Signature of Attorney for Debtor	Date	MM / DD /YYYY
	Printed name  Firm name  Number Street		
	City  Contact phone	State  State  Email address	ZIP Code
	Bar number	State	-

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Michael /Lascrty, Jr. Debtor 1 For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? □ No X Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? ☐ No X Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? XX No Yes. Name of Person\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. Signature of Debtor 2 Date Date MM / DD / YYYY

Contact phone

Contact phone

Cell phone

Email address

### CREDITOR MAILING LIST

Mortgage Electronic Registration Systems Inc c/o The Corporation Trust Company Corporation Trust Center 1209 Orange St Wilmington, DE 19801

Capital One Home Loans, LLC c/o Corporation Service Company 251 Little Falls Drive Wilmington, DE 19808

Freddie Mac 8200 Jones Branch Drive McLean, VA 22102-3110

Wilmington Savings Fund Society, FSB c/o Controllers Office 500 Delaware Avenue Wilmington, DE 19801

Residential Credit Opportunities Trust V-E c/o Wilmington Savings Fund Society, FSB 500 Delaware Avenue 11th Floor Wilmington, DE 19801

American Mortgage Investment Partners Management, LLC Loss Mitigation Dept. 3020 Old Ranch Parkway Ste 180 Seal Beach, CA 90740

Rubin Lublin LLC c/o Peter Lublin 3145 Avalon Ridge Place Peachtree Corners, GA 30071 Residential Credit Opportunities Trust V-C c/o Wilmington Savings Fund Society, FSB 500 Delaware Avenue 11th Floor Wilmington, DE 19801

AMIP Management, LLC c/o National Registered Agents, Inc. 1209 Orange Street Wilmington, DE 19801

FCI Lender Services, Inc. c/o Cogency Global Inc. 900 Old Roswell Lakes Parkway Suite 310 Roswell, GA 30078

U. S. BANKRUPTCY COURT / NORTHERN DISTRICT OF GEORGIA / ATLANTA DIVISION RECEIPT #01263363 (OJ) OF 12/01/2020

ITEM CODE CASE QUANTITY AMOUNT BY

1 13IN 20-21593 1 \$ 0.00 Currency

Judge - unknown at time of receipt Debtor - GLENN MICHAEL HEAGERTY

TOTAL: \$ 0.00

FROM: Glenn Michael Heagerty Jr. 2890 Willow Wisp Way Cumming, GA 30040

Case 20-21593-jrs Doc 1 Filed 12/01/20 Entered 12/01/20 14:25:42 Petition Page 13 of 13 Name: Heagerty, Jr. Chapter: 13 Case Number: 20-21593 Please submit the following original documents to the Court for filing so that the case will proceed timely. If you would like to have a filedstamped copy of the documents, please submit an extra copy along with a self-addressed stamped envelope. □ Non-Individual - Series 200 Forms ☐ Individual - Series 100 Forms MISSING DOCUMENTS DUE WITHIN 7 DAYS **Petition Deficiencies:** ☐ Complete List of Creditors (names and addresses of all creditors) ☐ Last 4 digits of SSN ☐ Pro Se Affidavit (due within 7 days, signature must be notarized, ☐ Address ☐ County or witnessed by a Court Intake Clerk, accompanied by a picture I.D.) ☐ Type of Debtor ☐ Signed Statement of SSN (due within 7 days) ☐ Chapter ☐ Nature of Debts MISSING DOCUMENTS DUE WITHIN 14 DAYS ☐ Statistical Estimates Statement of Financial Affairs ☐ Venue Schedules: A/B C D E/F G H I J □ J-2 (different address for Debtor 2) ☐ Attorney Bar Number ☐ Declaration About Debtor(s) Schedules Case filed via: ☐ Attorney Disclosure of Compensation ☐ Intake Counter by: ☐ Petition Preparer's Notice, Declaration and Signature (Form 119) ☐ Attorney ☐ Disclosure of Compensation of Petition Preparer (Form 2800) ☐ Debtor - verified ID ☐ Chapter 13 Current Monthly Income ☐ Other - copy of ID: ☐ Chapter 7 Current Monthly Income ☐ Chapter 11 Current Monthly Income ☐ Mailed by: ☐ Certificate of Credit Counseling (*Individuals only*) ☐ Attorney ☑ Pay Advices (Individuals only) (2 Months) ☐ Debtor ☑ Chapter 13 Plan, complete with signatures (local form) ☐ Other: ☐ Corporate Resolution (Business Ch. 7 & 11) ⊠ Email [Pursuant to General Order 40-2020, this Ch.11 Business petition was received for filing via email] ☐ 20 Largest Unsecured Creditors ☐ List of Equity Security Holders **History of Case Association** ☐ Small Business - Balance Sheet Prior cases within 2 years: 20-21358 ☐ Small Business - Statement of Operations ☐ Small Business - Cash Flow Statement Signature: ☐ Small Business - Federal Tax Returns Acknowledgment of receipt of Deficiency Notice **MISSING DOCUMENTS DUE WITHIN 30 DAYS**  $\square$  Statement of Intent – Ch. 7 (*Individuals only*) Official and Local Bankruptcy Forms are available on the Court's website at: www.ganb.uscourts.gov. If filing bankruptcy without an attorney, please read the information regarding Filing Bankruptcy without an Attorney at: www.uscourts.gov/services-forms/bankruptcy/filingwithout-attorney. FILING FEE INFORMATION - if the required filing fees are not paid in full at the time of case filing, an Order will be forthcoming: ☐ Paid \$ 0.00 ☐ 2g-Order Granting ☑ 3g-Order Granting 10-day (initial payment of \$\frac{78.00}{}\] due within 10 days) ☐ 2d-Order Denying with filing fee of \$ due within 10 days ☐ IFP filed (Ch.7 Individuals Only) No Application to Pay in Installments, Order Regarding Unpaid Case Filing Fee. You may mail documents and filing fee payments (no personal checks accepted - cashier's check or money orders only) to the address below. All fee payments and documents filed with the Court must show the debtor's name and bankruptcy case number.

\*\*Failure to Comply may result in the dismissal of your case.\*\*

UNITED STATES BANKRUPTCY COURT 121 Spring St. SE, Room 120

Gainesville, GA 30501 678-450-2700

Intake Clerk: Date: 12/1/20 Case Opener: Date: